

01/23

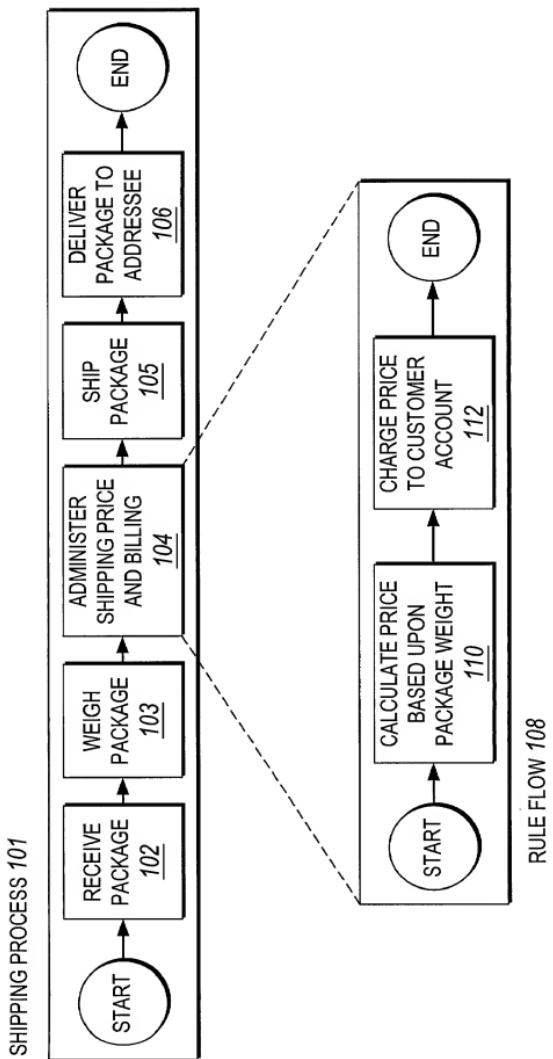


FIG. 1

METHOD AND SYSTEM FOR IMPLEMENTING
RULES AND RULEFLOWS
Inv.: Eric Kintzer et al
S.N.: 09/751,535

02/23

FIG. 2a

A table showing package weight categories and their corresponding domestic and foreign shipping prices. The table has three columns: PACKAGE WEIGHT, DESTINATION (DOMESTIC and FOREIGN), and PRICE.

PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 LB.	\$5	\$25
1 - 5 LB.	\$10	\$35
>5 LB.	\$20	\$45

Annotations:

- Arrows labeled 200 point to the top right corner of the table.
- Arrows labeled 204 point to the right edge of the table.
- An arrow labeled 202 points upwards from the bottom of the table.
- A bracket labeled 206 spans the width of the table.

FIG. 2c

A detailed view of a table cell from FIG. 2a. The cell contains three rows of data: WEIGHT CELL, PRICE CELL, and PRICE CELL. The entire cell is enclosed in a dashed rectangular frame. Arrows labeled 250 point to the left edge of the frame, and an arrow labeled 254 points to the right edge of the frame. An arrow labeled 252 points to the top right corner of the frame.

WEIGHT CELL	PRICE CELL	PRICE CELL
WEIGHT CELL	PRICE CELL	PRICE CELL
WEIGHT CELL	PRICE CELL	PRICE CELL

03/23

210 → 212 → 214

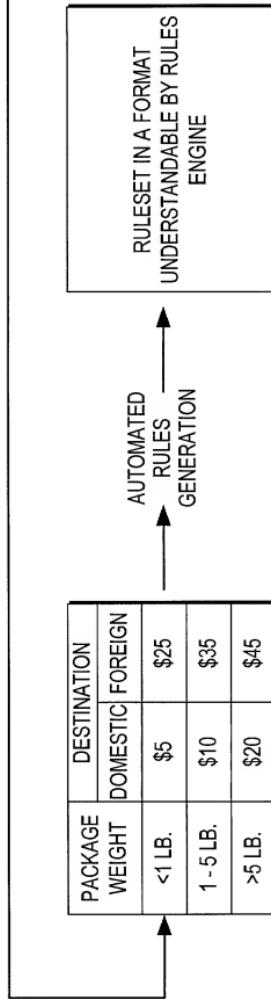
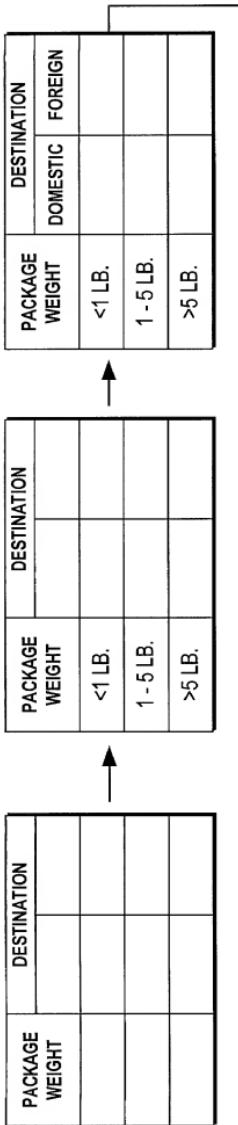


FIG. 2b

216 ↗

04/23

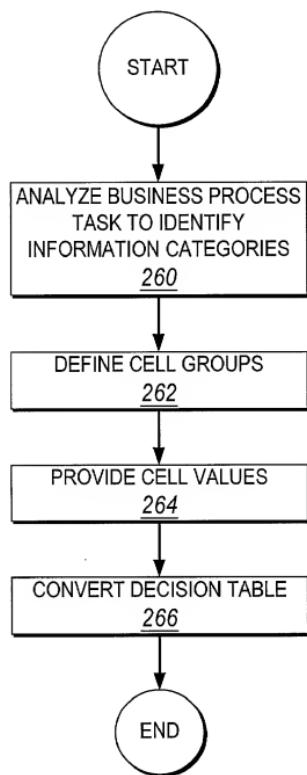


FIG. 2d

05/23

280

CUSTOMER VALUE	SIZE OF BILL	PAYOUT PATTERN	STRATEGY ASSIGNED
HIGH	BELOW AVERAGE	LACKADAISICAL	LENIENT
	BELOW AVERAGE	REASONABLE	LENIENT
	BELOW AVERAGE	STELLAR	NO ACTION
	SIMILAR TO AVERAGE	LACKADAISICAL	MODERATE
	SIMILAR TO AVERAGE	REASONABLE	LENIENT
	SIMILAR TO AVERAGE	STELLAR	LENIENT
	ABOVE AVERAGE	LACKADAISICAL	MODERATE
	ABOVE AVERAGE	REASONABLE	MODERATE
	ABOVE AVERAGE	STELLAR	LENIENT
	ABOVE AVERAGE	LACKADAISICAL	MODERATE
	BELOW AVERAGE	REASONABLE	LENIENT
	BELOW AVERAGE	STELLAR	NO ACTION
MEDIUM	BELOW AVERAGE	LACKADAISICAL	MODERATE
	BELOW AVERAGE	REASONABLE	LENIENT
	BELOW AVERAGE	STELLAR	MODERATE
	SIMILAR TO AVERAGE	LACKADAISICAL	LENIENT
	SIMILAR TO AVERAGE	REASONABLE	LENIENT
	SIMILAR TO AVERAGE	STELLAR	AGGRESSIVE
	SIMILAR TO AVERAGE	LACKADAISICAL	MODERATE
	ABOVE AVERAGE	REASONABLE	LENIENT
	ABOVE AVERAGE	STELLAR	AGGRESSIVE
	ABOVE AVERAGE	LACKADAISICAL	MODERATE
	BELOW AVERAGE	REASONABLE	LENIENT
	BELOW AVERAGE	STELLAR	OCA
LOW	SIMILAR TO AVERAGE	LACKADAISICAL	AGGRESSIVE
	SIMILAR TO AVERAGE	REASONABLE	MODERATE
	ABOVE AVERAGE	STELLAR	OCA
	ABOVE AVERAGE	LACKADAISICAL	AGGRESSIVE
	ABOVE AVERAGE	REASONABLE	MODERATE
	ABOVE AVERAGE	STELLAR	AGGRESSIVE

Fig 2e

06/23

CONDITIONS					
	HIGH	HIGH	LOW	HIGH	LOW
284	WORK QUANTITY	HIGH	LOW	LOW	HIGH
	WORK QUALITY	HIGH	HIGH	LOW	LOW
	PUNCTUALITY	LATE	ON-TIME	EARLY	LATE
ACTIONS					
285	EMPLOYEE 1	KEEP	KEEP	FIRE	FIRE
	EMPLOYEE 2	KEEP	FIRE	KEEP	FIRE
	EMPLOYEE 3	KEEP	KEEP	KEEP	FIRE

286

```
graph TD; A[286] --> B(( )); B --- C[284]; B --- D[285];
```

FIG. 2f

METHOD AND SYSTEM FOR IMPLEMENTING
RULES AND RULEFLOWS
Inv.: Eric Kintzer et al
S.N.: 09/751,535

07/23

288

AND

CREDIT_APPLICANTS = "MALE"		T		
CREDIT_APPLICANTS = "EMPLOYED"		F	T	T
APPLICANT_SALARY >= MINIMUM SALARY			F	
CREDIT_CARD_STATUS = "TRUE"			F	T
APPLICANT_HOUSING = "RENTER"			T	
CREDIT_APPLICANT.GENERATE_REJECTION_LETTER				

OR

FIG. 2g

08/23

TOTAL ASSET SIZE	\$20K LOL	\$500K LOL	\$1M LOL	\$2M LOL	\$3M LOL	\$5M LOL	>\$5M LOL
\$10M-\$25M	.75 * \$1M LOL	.80 * \$1M LOL	\$21K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$25M-\$50 M	.75 * \$1M LOL	.80 * \$1M LOL	\$25K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$50M-\$100M	.75 * \$1M LOL	.80 * \$1M LOL	\$30K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$100M-\$150M	.75 * \$1M LOL	.80 * \$1M LOL	\$37K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
\$150M-\$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$44K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC
>\$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$65K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	REINSURANCE RATE CALC

291

290

289

FIG. 2h

09/23

CUSTOMER VALUE	SIZE OF BILL	PAYMENT PATTERN	STRATEGY ASSIGNED
HIGH	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	LENIENT LENIENT NO ACTION
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT LENIENT
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE MODERATE LENIENT
MEDIUM	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT NO ACTION
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	MODERATE LENIENT LENIENT
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	AGGRESSIVE MODERATE LENIENT
LOW	BELOW AVERAGE	LACKADAISICAL REASONABLE STELLAR	AGGRESSIVE MODERATE LENIENT
	SIMILAR TO AVERAGE	LACKADAISICAL REASONABLE STELLAR	OCA AGGRESSIVE MODERATE
	ABOVE AVERAGE	LACKADAISICAL REASONABLE STELLAR	OCA AGGRESSIVE AGGRESSIVE

293

292



FIG. 2i

10/23

296

		PAYMENT PATTERN		
CUSTOMER VALUE	SIZE OF BILL	LACKADAISICAL	REASONABLE	STELLAR
HIGH	BELOW AVERAGE SIMILAR TO AVERAGE ABOVE AVERAGE	LENIENT MODERATE MODERATE	LENIENT LENIENT MODERATE	NO ACTION LENIENT LENIENT
MEDIUM	BELOW AVERAGE SIMILAR TO AVERAGE ABOVE AVERAGE	MODERATE MODERATE AGGRESSIVE	LENIENT LENIENT MODERATE	NO ACTION LENIENT LENIENT
LOW	BELOW AVERAGE SIMILAR TO AVERAGE ABOVE AVERAGE	AGGRESSIVE OCA OCA	MODERATE AGGRESSIVE AGGRESSIVE	LENIENT MODERATE AGGRESSIVE

295

294



FIG. 2j

11/23

297

CUSTOMER VALUE	SIZE OF BILL	LACKADAISICAL	REASONABLE	STELLAR
HIGH	BELOW AVERAGE	LENIENT	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	MODERATE	MODERATE	LENIENT
MEDIUM	BELOW AVERAGE	MODERATE	LENIENT	NO ACTION
	SIMILAR TO AVERAGE	MODERATE	LENIENT	LENIENT
	ABOVE AVERAGE	AGGRESSIVE	MODERATE	LENIENT
LOW	BELOW AVERAGE	AGGRESSIVE	MODERATE	LENIENT
	SIMILAR TO AVERAGE	OCA	AGGRESSIVE	MODERATE
	ABOVE AVERAGE	OCA	AGGRESSIVE	AGGRESSIVE

298

NUMBER OF TIMES LATE	TOTAL NUMBER OF DAYS LATE		PAYMENT PATTERN
	0	<= 20	
1	<= 40	REASONABLE	STELLAR
	> 40	LACKADAISICAL	STELLAR
2	<= 30	REASONABLE	LACKADAISICAL
	> 30	LACKADAISICAL	LACKADAISICAL
3+			LACKADAISICAL

299

FIG. 2k

12/23

RULEFLOW 302

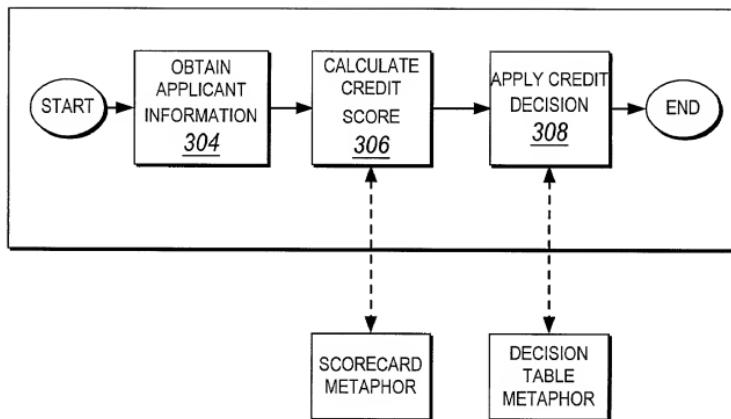


FIG. 3a

METHOD AND SYSTEM FOR IMPLEMENTING
RULES AND RULEFLOWS
Inv.: Eric Kintzer et al
S.N.: 09/751,535

13/23

AGE OF APPLICANT	<u>UNDER 18</u> -100 PTS.	<u>18 - 25</u> 0 PTS.	<u>26 - 31</u> 20 PTS.	<u>32 - 40</u> 50 PTS.	<u>41 AND OVER</u> 20 PTS.
YEARS ON JOB	<u>LESS THAN 1 YEAR</u> 5 PTS.	<u>1 - 2 YEARS</u> 20 PTS.	<u>OVER 2 YEARS</u> 50 PTS.		
MAJOR CREDIT CARD	<u>YES</u> 30 PTS.	<u>NO</u> 2 PTS.			
OWN OR RENT	<u>OWN OR BUYING</u> 70 PTS.	<u>RENT</u> 20 PTS.	<u>LIVE WITH PARENTS</u> -20 PTS.	<u>OTHER</u> 10 PTS.	
SALARY	<u>UNDER 10K/YEAR</u> 5 PTS.	<u>10K - 50K PER YEAR</u> 20 PTS.	<u>OVER 50K PER YEAR</u> 50 PTS.		

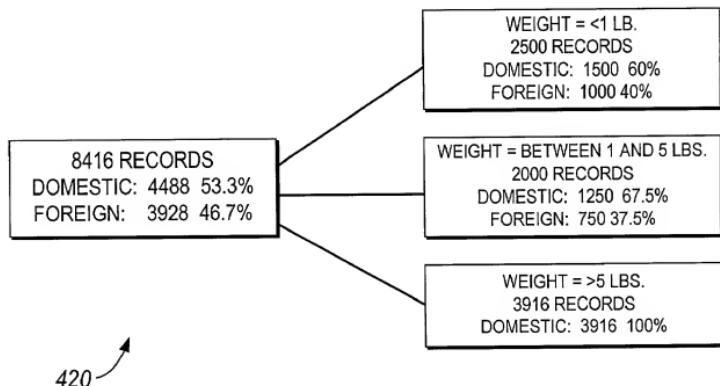
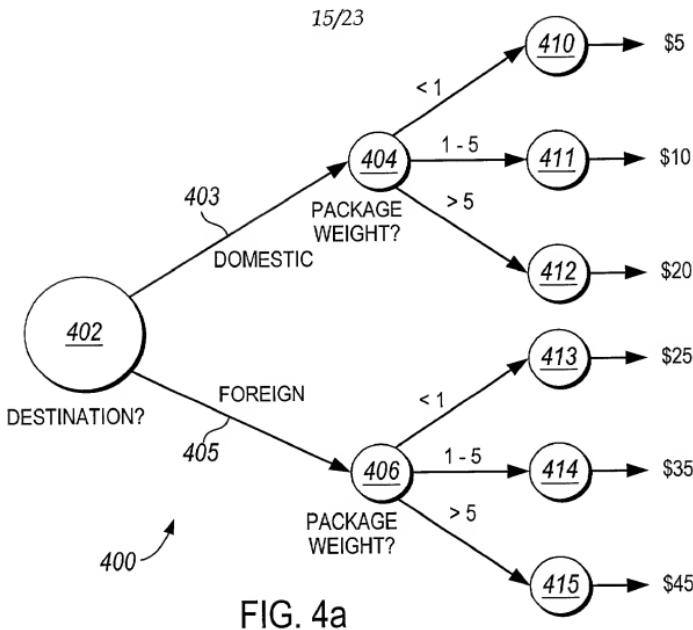
310 ↗

FIG. 3b

CREDIT SCORE	CREDIT DECISION
<100	NO
100 - 150	YES IF APPLICANT IS HOMEOWNER
> 150	YES

312 ↗

FIG. 3c



METHOD AND SYSTEM FOR IMPLEMENTING
RULES AND RULEFLOWS
Inv.: Eric Kintzer et al
S.N.: 09/751,535

16/23

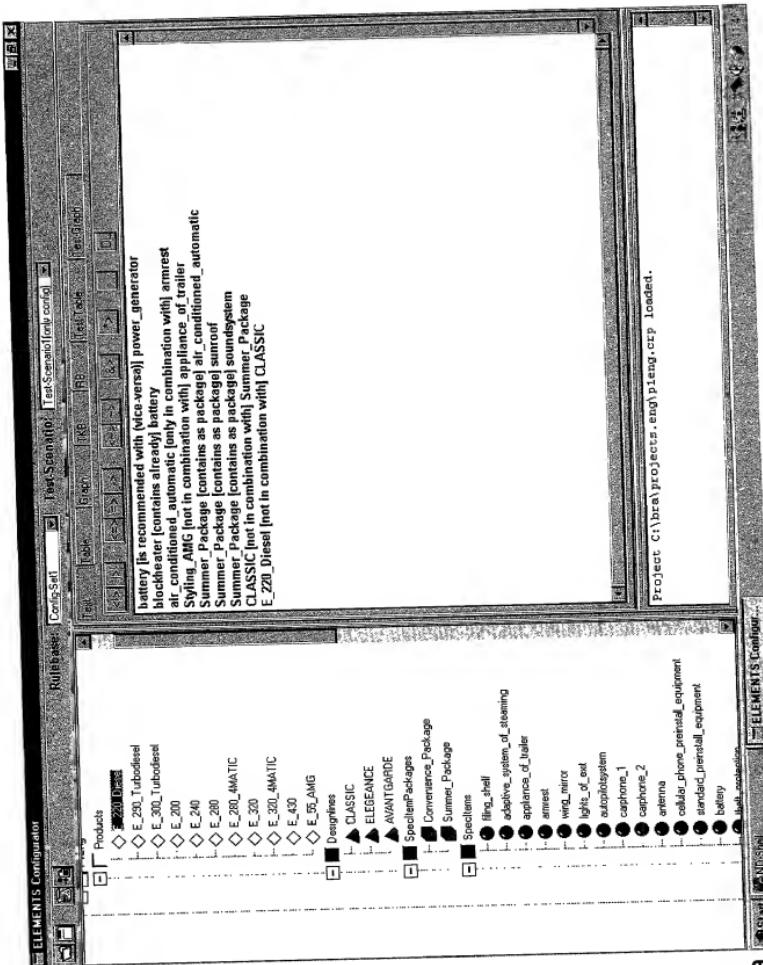


FIG.5a

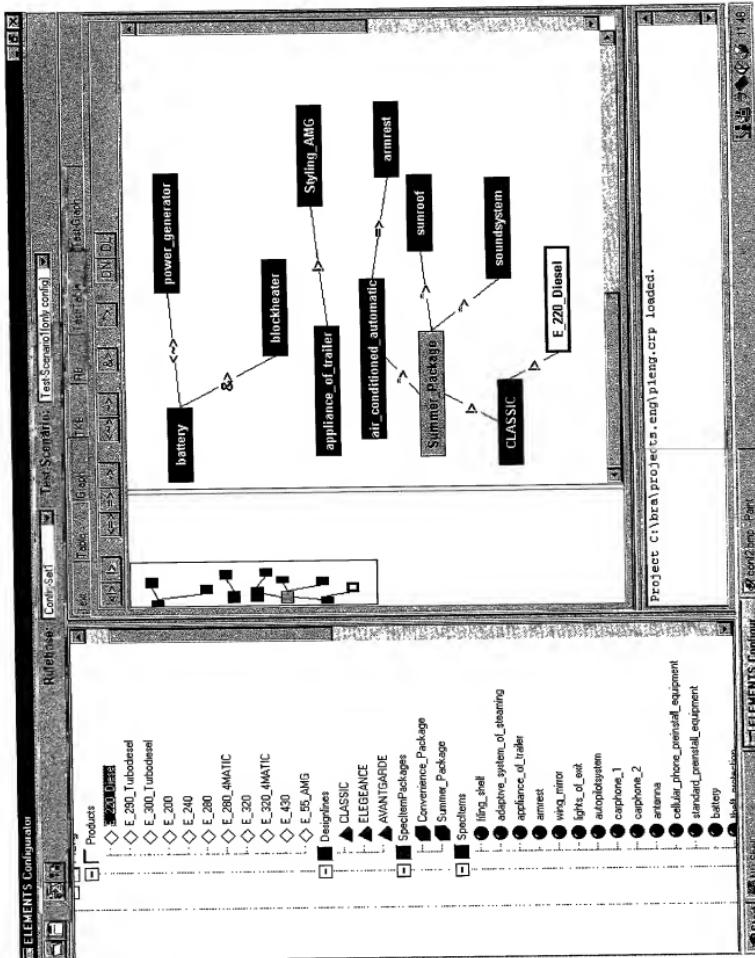


FIG.5C

METHOD AND SYSTEM FOR IMPLEMENTING

RULES AND RULEFLOW

nv.: Eric Kintzer et
S.N. 22751-525

19/23

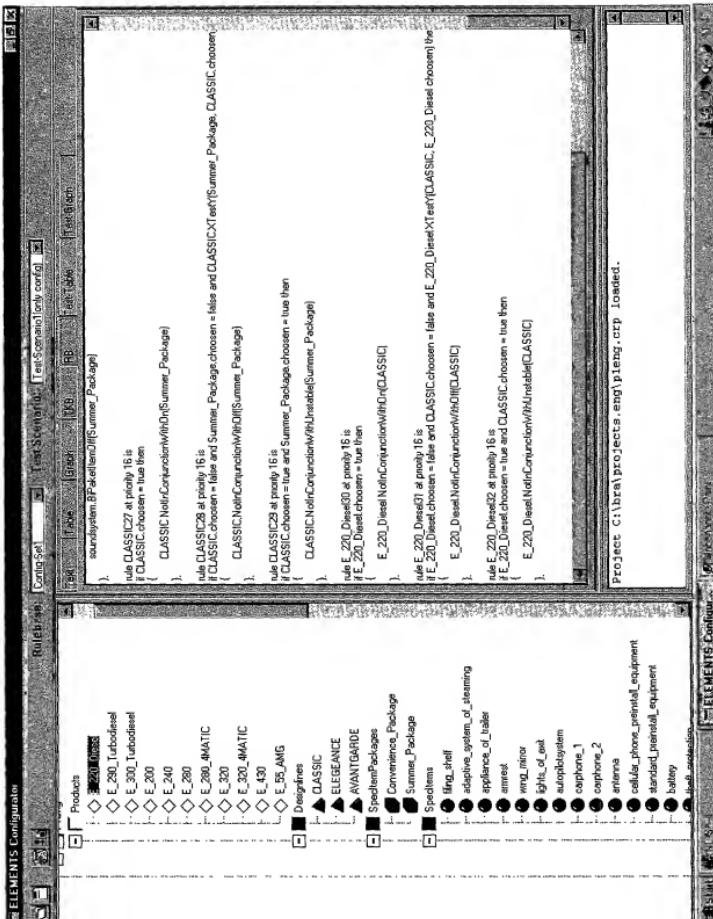


FIG. 5d

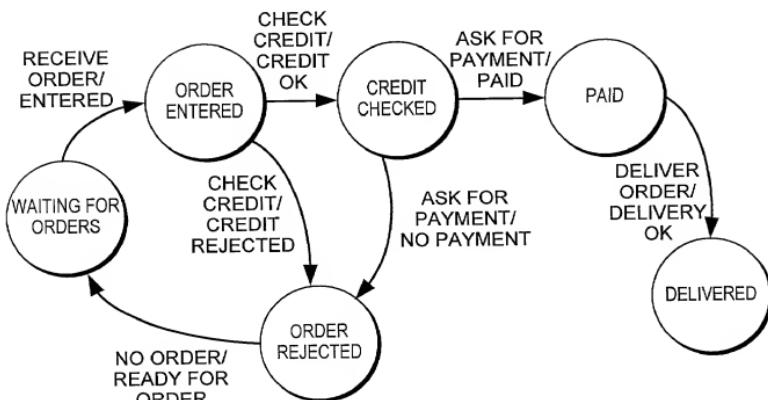


FIG. 6a

STATE	STIMULUS	GET ORDER	CHECK CREDIT	ASK FOR PAYMENT	ATTEMPT TO DELIVER	NEW STATE
WAITING FOR ORDERS	RECEIVE ORDER/ENTERED	ENTER ORDER	—	—	—	ORDER ENTERED
ORDER ENTERED	—	—	IF CREDIT, OK, THEN GET PAYMENT ELSE REJECT ORDER	—	—	CREDIT CHECKED
ORDER REJECTED	—	—	—	—	—	WAITING FOR ORDERS
CREDIT CHECKED	—	—	—	CHECK FOR PAYMENT	—	PAID
PAID	—	—	—	—	SEND TO DELIVERY SPECIALIST	DELIVERED
DELIVERED	—	—	—	—	—	WAITING FOR ORDERS

FIG. 6b

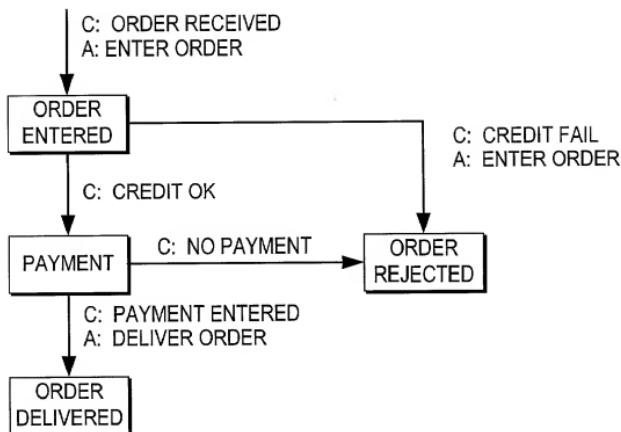


FIG. 6c

METHOD AND SYSTEM FOR IMPLEMENTING
RULES AND RULEFLOWS
Inv.: Eric Kintzer et al
S.N.: 09/751,535

22/23

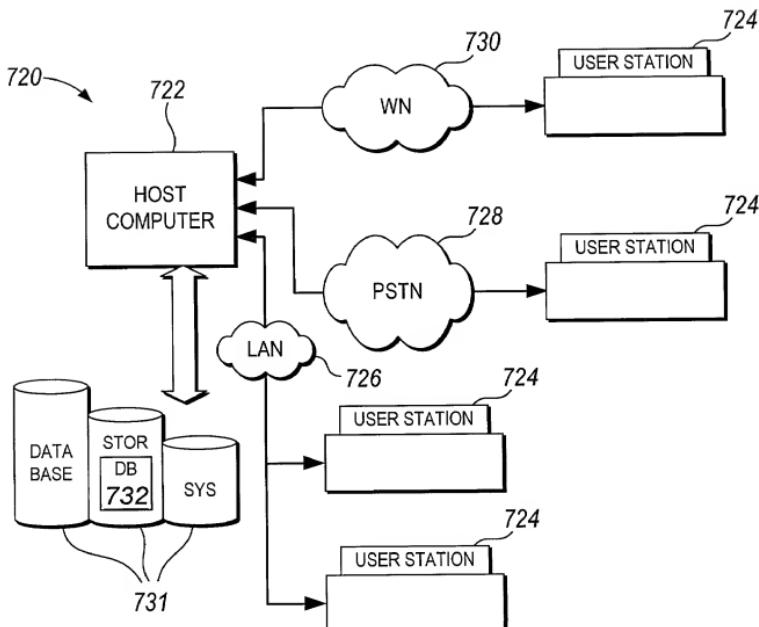


FIG. 7

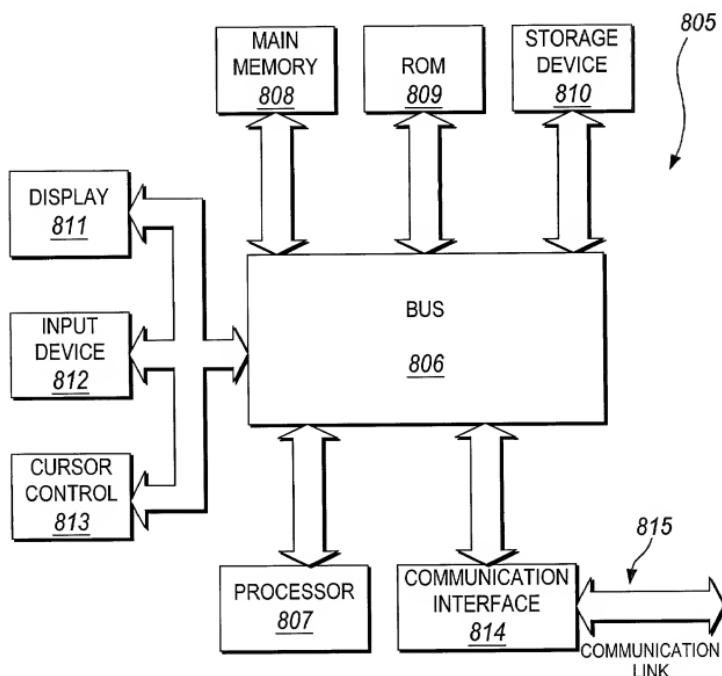


FIG. 8